

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Brenner, Spiller & Archer  
175 Richey Ave  
Collingswood, NJ 08107  
856-963-5000  
856-858-4371  
Attorney for Debtor(s)



Order Filed on June 26, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:

Arvene Yeager

Case Number: 18-30126

Hearing Date: 6/19/19

Judge: CMG

Chapter: 13

Recommended Local Form:

Followed

Modified

**ORDER RESOLVING SECOND AMENDED OBJECTION TO  
CONFIRMATION OF CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (3) is hereby  
**ORDERED.**

DATED: June 26, 2019

A handwritten signature in black ink, appearing to read "Christine M. Gravelle".

Honorable Christine M. Gravelle  
United States Bankruptcy Judge

(Page 2)

Debtor: Arvene Yeager

Case No: 18-30126-CMG

Caption of Order: Order Resolving Second Amended Objection to Confirmation of Chapter 13 Plan

Upon consideration of creditor, Aspen Properties Group LLC's (hereinafter "Creditor"), Second Amended Objection to Confirmation of the Chapter 13 Plan, and the Court noting the consent of the parties to the form, substance and entry of the within Order; and for cause shown, it is hereby;

**ORDERED** as follows:

1. The Second Amended Objection to Confirmation of Chapter 13 Plan is hereby marked **RESOLVED**
2. Debtor agrees to increase the Chapter 13 Plan payment to \$600.00 per month.
3. Debtor agrees to increase the length of the Chapter 13 plan to a total plan length of 41 months.
4. The increased monthly payment of \$600 in the Chapter 13 plan (compared to the \$220 that was originally proposed) and the accompanying increased dividend to unsecured creditors, including Creditor whose lien is to be declared unsecured, shall satisfy Creditor's objection.
5. If Debtor converts to any other Chapter of the Bankruptcy Code or if this bankruptcy case is dismissed or otherwise terminated prior to discharge, then this Order shall be null and void and nothing it shall be used to affect Creditor's rights to the Property.
6. If a Plan is confirmed declaring Creditor's lien as unsecured and the Property is destroyed or damaged, then, pursuant to the mortgage, Creditor shall maintain its full rights as a loss payee with respect to the insurance proceeds and as a security interest in such proceeds up to the entire balance due on its mortgage.
7. If any entity, including the holder of the first mortgage lien on the Property, forecloses on its security interest and extinguishes Creditor's lien prior to the completion of Debtor's Chapter 13 Plan, the Creditor's lien shall attach to the surplus proceeds of the foreclosure sale for the full amount of the subject loan balance at the time of the sale.

The parties hereby agree to the terms of this Order and that facsimile and/or electronic signatures shall be as valid and binding as original signatures.



---

Andrew Thomas Archer, Esq.  
*Attorney for Debtor(s)*  
Brenner, Spiller & Archer  
[aarcher@brennerlawoffice.com](mailto:aarcher@brennerlawoffice.com)  
175 Richey Ave  
Collingswood, NJ 08107  
Telephone: (856) 963-5000  
Fax: (856) 963-4371  
Date: \_\_\_\_\_

/s/ Christopher M. McMonagle

---

Christopher M. McMonagle, Esq.  
*Attorney for Secured Creditor*  
Stern & Eisenberg, PC  
[cmemonagle@sterneisenberg.com](mailto:cmemonagle@sterneisenberg.com)  
1581 Main St, Suite 200  
Warrington, PA 18976  
Telephone: (215) 572-8111  
Fax: (215) 572-5025  
Date: 6/17/2019

**Certificate of Notice Page 4 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
Arvene R. Yeager  
Debtor

Case No. 18-30126-CMG  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jun 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 28, 2019.

db +Arvene R. Yeager, 17 Harborage Avenue, Bayville, NJ 08721-1865

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 28, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 26, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Andrew Thomas Archer on behalf of Debtor Arvene R. Yeager aarcher@brennerlawoffice.com, bankruptcy@brennerlawoffice.com;r64966@notify.bestcase.com  
Christopher M. McMonagle on behalf of Creditor Aspen Properties Group LLC cmcmonganle@sterneisenberg.com, bkecf@sterneisenberg.com  
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com  
Steven P. Kelly on behalf of Creditor Aspen Properties Group LLC skelly@sterneisenberg.com, bkecf@sterneisenberg.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
William M.E. Powers on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for GSAA Home Equity Trust 2005-1, Asset-Backed Certificates, Series 2005-1 ecf@powerskirk.com  
William M.E. Powers, III on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for GSAA Home Equity Trust 2005-1, Asset-Backed Certificates, Series 2005-1 ecf@powerskirk.com

TOTAL: 9